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CITIZENS BANK OF NORBORNE

The Friendly Bank on the Corner

"Serving our Community and Surrounding Area for 100 Years."

September 7, 2005

Federal Deposit Insurance Corporation
San Francisco Regional Office
Director Johns F. Carter
25 Jessie St. at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter,

It is my opinion that allowing Wal-Mart to enter the financial sector will cause the additional deterioration of communities across our great Nation. As I sit in my office and look down Main Street of our small community I can count three businesses that have closed their doors because of Walmart. I also know that our locally owned grocery store is struggling to compete with the local Wal-Mart Super Center that offers everything from fuel to groceries.

Community banks currently have to compete in a business environment that is stacked against them. Community banks are forced to compete with Government Sponsored Entities, (Farm Credit Services and Rural Electrical Co-operatives), credit unions with limit-less customer criteria, and with mega-banks given the status of "too big to fail". To allow Wal-Mart into the current financial sector will only add additional inequities for community banks.

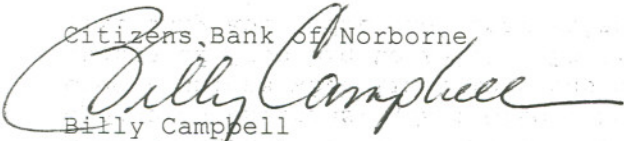
All community banks that are meeting the financial requirements for their communities suffer from a lack of deposits. Competition for deposits in rural areas is tremendous. This is the first year I have turned away local loans because we did not have, nor expected to obtain the necessary funding. Allowing Wal-Mart to become a financial institution will only increase this on-going problem.

Small community banks currently support and meet the financial requirements of the small business owners and farmers in their trade area. Do you think the "Wal-Mart Financial Super Center" will work with these individuals during their times of strife? These customers require a great amount time, personal service, and the application of business aptitude, none of which I have noticed from the staff at the local Wal-Mart.

To allow Wal-Mart entry into the financial sector of this great Nation would be a great tragedy for most, if not all small community banks. I hope that you weigh all of the factors concerning this issue and realize the magnitude of your decision. Thank you for the opportunity to respond to this issue.

Sincerely,

Citizens Bank of Norborne


Billy Campbell
President

